



a memo from the desk of
Deepak Moorjani

Saturday, November 27, 2021

Sunil Moorjani
~~1300 G Street, Suite 100~~
San Diego, CA 92131-3762

to: Sunil Moorjani
cc: Seema Moorjani
subject: Aunt Sue

Aunt Sue: "He's repressed the fact that he has a brother."

At 2:30pm, Aunt Sue called. This is rare, because I usually initiate calls.

She informed me that she is ready to die. Yesterday, she returned home from the hospital, and she has decided to end her medical treatments. She is living at home, and she is officially in hospice mode. Natalie* has taken a 3 month sabbatical to provide care on a full-time basis.

Aunt Sue asked if I would inform you, and I answered in the affirmative. You should call her expeditiously. You should say goodbye: otherwise, you may someday regret the decision to stay silent.

I also informed her that you have (in my opinion) repressed your childhood injuries, and she answered, "He's repressed the fact that he has a brother."

Aunt Sue had a difficult life: she was born into a poor family of 11 children, and her father died when she was young. Her mother eventually remarried, and her step-father was a monster who sexually molested her older sisters. She was fortunate to escape this fate, and she explained, "I was too young." Some of her siblings never healed from their childhood injuries, and two of her siblings eventually committed suicide as adults. She was not able to discuss these matters until she was ~50 years old, because she felt a sense of shame about her childhood.

My hope is twofold: (i) You find a way to honor her life, and (ii) You say goodbye to her directly. If helpful, I have attached my January 16, 2019 letter to Aunt Sue.

Her contact information remains the same:

~~1300 G Street, Suite 100~~
~~San Diego, CA 92131-3762~~
Rossford, OH 43460-1335



* Natalie has been an RN for 30 years.

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Deepak Moorjani // ~~1300 G Street, Suite 100~~

Mom: Plan A

January 16, 2019

Ms. Sue Stolar

1210 2nd Ave
Rossford, OH 43560

Dear Aunt Sue,

I was happy to speak with you on Christmas Day; I hope you had a great New Year with the family.

When you speak with Sunil, there is updated news that you might discuss.

On January 08, 2019, Jennifer Compton of Sun Federal visited Mom at 6036 Quarrys Edge Lane in Sylvania; during her visit, Mom stated, "I should just commit suicide."

The possibility of suicide should never be underestimated, and my mom's statement is a direct cry for help.

"I would like to just check it."

On the issue of suicide, I have sought the advice of a long-time friend; her husband committed suicide more than 20 years ago. She remembers his exact words; in hindsight, she realizes that he was asking for help. At the time, she did not understand what he meant, but she said that Mom's statement is a cry for help at her darkest hour.

For her husband, suicide was not a logical choice. He was a plastic surgeon at Stanford, making about \$600k/year while in his 30s/40s. He killed himself at his office, leaving her and her young son to fend for themselves.

As an aside, do you remember my former girlfriend? About 5 years prior to your meeting, she found her dead mother in the family garage; the car was running, and the garage door was shut. Her mom chose to commit suicide, and this haunted her for many years.

In Mom's case, action is better than no-action; she has a long history of poor decision-making, and there is an absolute need to protect her from herself.

Mom: Plan A, Short-Term

"She needs someone to help her and I'm glad that action is being taken."

Jennifer Compton is director of business development at Sun Federal. As Mom's personal banker, she has advised Mom on her financial decisions for approximately 20 years. Since Mom is financially illiterate, Jennifer Compton also patiently balances her checkbook, paying her bills every month.

"She cannot stay in Toledo."

For February/March 2019, Mom should stay at her house in San Diego at 11881 Cypress Valley Drive, San Diego, CA 92131 (APN #319-710-25-00). This is a 4 bedroom, 2.5 bath house with 2,347 square feet.

Mom's San Diego Property

6323 Caminito del Cervato ==> 11881 Cypress Valley Drive

APN #431-732-12-10 ==> APN #319-710-25-00

Mom is the primary owner of 11881 Cypress Valley Drive, San Diego, CA 92131 (APN #319-710-25-00).

She owned 100% of the equity of 6323 Caminito del Cervato, San Diego, CA 92111 (APN #431-732-12-10). This house was sold in 2008, and Mom's equity was rolled into the purchase of 11881 Cypress Valley Drive, San Diego, CA 92131 (APN #319-710-25-00).

Sunil has a responsibility to make Mom feel welcome in her house. There is a natural conflict between a mother and a wife, and Sunil needs to manage this natural conflict. Unfortunately, Sunil seems primarily concerned with avoiding marital conflict, and he makes his choices at Mom's expense.

For Mom, the lack of hospitality in San Diego has had emotional and physical consequences. Years ago, Richard Joseph informed me that he disapproved of Mom's visits to San Diego, because she always returned to Toledo in a weakened state.

In San Diego, Mom has consistently felt unwelcome in her house; thus, she began to stay at Paradise Village, a senior facility in National City, CA. If Mom feels the need to stay in an offsite senior facility, Sunil should reimburse Mom for her expenses.

In December 2018, Sunil allowed Mom to abort her stay at Paradise Village in National City, CA. This was negligence by Sunil; he understands that she is not able to make sound decisions, and Sunil should have prohibited her from leaving San Diego.

Sunil's Negligence

"Good morning, Your mom called me today and gave her permission to release her mortgage payoff information: To pay her mortgage in full the amount is: \$127,442.01. This payoff is good thru 12/17/06"

"Deepak, I have received the wire and your mother's mortgage has been paid in full. Have a wonderful Holiday and I hope to work with you more in the future."

In 2006, I paid the mortgage balance on Mom's house in Sylvania, OH. Despite her age, Mom was working full-time, because she felt burdened by her mortgage balance. I paid her mortgage balance in order to allow Mom to retire; I did not wait for Sunil to make his 50% contribution, because I knew that Sunil would negligently fail to act.

In the summer of 2009, I spoke with Richard Joseph; he felt that Mom was unlikely to live another 6 months. She was having spinal issues, and Richard Joseph encouraged me to return to the US. Even though I was living and working in Singapore, I made arrangements to stay with Mom. I stayed in Sylvania for more than 8 months; I honored my inviolable duty, because I knew that Sunil would negligently fail to act.

"She treats you like a punching bag."

During my 8+ month sojourn in Sylvania, Richard Joseph provided his opinion on Mom's behavior; it was nice to hear someone else vocalize my thoughts. However, I recognize that she uses me as a proxy to handle her unresolved issues with Dad. It is fundamentally unfair, but I think she lacks the self-awareness to change her behavior.

Each of my parents is emotionally immature; together, they were dysfunctional. In high school, I advised her to leave Dad, but she chose to stay in a dysfunctional relationship for 30+ years.

Mom and Dad's separation was precipitated by external events.

In addition to Mom's concerns on Dad's fidelity, Mom and Dad had a battle with insolvency. Mom and Dad had borrowed too much money; since Dad did not have independent income, they were unable to service the interest. Thus, they were stuck in an unworkable situation, borrowing additional principal to service the interest.

In times of adversity, a person reveals its character; a person is measured by its actions, not its words.

During this difficult period, Dad fled to Florida, burdening Mom with the task of solely negotiating with the lender. Fortunately, Mom had Tony Pizza as her advocate, and he was an utterly fantastic human being.

\$200,000

For Mom and Dad, the loan balance was higher than the value of the underlying collateral. In the lender settlement, Mom paid approximately \$200,000 in cash to the lender to cover the shortfall from the sale of the underlying collateral (i.e. 500 Riverside Drive, Rossford, OH 43460). In order to cover the shortfall, she could have sold her property in San Diego, but she wanted Sunil to be unaffected by her battle with insolvency.

Causality: Low Self-Esteem

Low Self-Esteem => Negative Thoughts (e.g. Anxiety) => Negative Behavior

It was helpful to hear your perspective on Mom; as you stated, she “belittled and humiliated me” and “treated me like a little child.” You described your relationship with Mom as a toxic relationship, and Mom gave you the silent treatment for 5 years.

Mom has always been a difficult person, and she has often been her own worst enemy. Fundamentally, I think her negative behavior is rooted in her negative thoughts, and her negative thoughts are rooted in her low self-esteem.

Unfortunately, I expect her negative behavior to continue. She fails to learn from her mistakes, because she is unwilling to acknowledge her mistakes. This is primarily a function of her low self-esteem.

However, there is an inviolable relationship between a mother and her child. A fundamental part of the human experience is caring for those who gave us life, regardless of whether it is appreciated.

[Note: In this case, it will not be appreciated.]

Mom: Plan A, Long-Term

During my 8+ month sojourn in Sylvania, Richard Joseph advised me that Mom could not live alone; he strongly felt that Mom needed to move to an assisted-living facility. Obviously, I agreed, and we toured an assisted-living facility place in Toledo.

Reflexively, Mom rejected the idea.

Subsequently, I traveled to Florida to tour The Villages, Florida, one of the highest-ranked 55+ retirement communities in the country. I offered to buy her a place in Florida, and I subsequently offered to buy her a place in Las Vegas. She urgently needed to leave Toledo, but she rejected each of these ideas.

On January 08, 2019, Jennifer Compton of Sun Federal informed me that she was helping Mom arrange a new stay at Paradise Village, the retirement community in National City, CA.

This is shameful, because this is Sunil's responsibility.

Since Mom cannot balance her own checkbook, Sunil cannot expect her to make her own travel arrangements. Further, it was Sunil's negligence in December 2018 that allowed Mom to abort her winter stay at Paradise Village. He understands that she is not able to make sound decisions, and Sunil should have prohibited her from leaving San Diego.

For February/March 2019, Mom should stay at her house in San Diego, and Sunil should be making the travel arrangements.

Sunil and I should begin to work on a long-term plan, since Mom cannot live alone. She is lonely and depressed, and she is not able to make her own decisions. Ideally, Mom should move to an assisted-living facility, preferably in California.

Closing

Sunil is my only brother, and I love him unconditionally; however, I think Sunil needs to become actively involved.

Mom's situation needs to be actively managed; she has a long history of poor decision-making. Given her low self-esteem, she clings to control even though it is self-defeating.

Unfortunately, she primarily relies on the advice of service providers (e.g. insurance, legal) who have a vested interest in maintaining the status quo.

Sunil's passive approach is insufficient. In times of adversity, people often take a passive approach, hoping for one or both of the following:

- the situation magically improves, and/or
- someone else takes responsibility

Sunil's passive approach is avoidance, and this does not constitute a strategy. His lack of urgency is disconcerting, and his lack of active involvement is abusive.

If Mom commits suicide, I will hold him responsible.

While he should act for his mom, he should also act for his children. If he fails to act, his children will eventually realize that he failed to act, and their resentment will be justified.

In every situation, "I'm busy" is an excuse, not a reason. Everyone has 24 hours in a day: "I'm busy" does not convey a lack of time; "I'm busy" conveys a lack of priority.

As Mom's first-born son, Sunil has been negligent for too long; I believe that his negligence is having life-threatening consequences for Mom.

If you call, Sunil can be reached at 858.342.2837.

With love,



Deepak Moorjani

cc:

Jennifer Compton, Sun Federal
Ralph DeNune, Lydy & Moan, Ltd.
Gul Moorjani
Sunil Moorjani
Zubie Moorjani, MD
Rosemarie Osowik, MD